Claims

[c1]   A savings and bill payment system including:

a host configured to facilitate management of user in-
come and user debts;

a debt analyzer configured to at least one of analyze
debt information, provide recommendations wherein
said recommendation includes suggestions for minimiz-
ing user debt payments and maximizing user savings,
and provide a payment hierarchy based at least in part
on said recommendation wherein said payment hierarchy
includes at least a portion of said user income allocated
to said user savings account and a portion of said user
income allocated to said user debts;

a user account configured to store user income and user
income information;

user savings account configured to store user savings;

user interface configured for inputting user financial in-
formation, wherein said financial information includes at
least one of user income information, user income
source information,

user debt information and user goal information;

at least one income source configured to provide user
income to said user account; and,

at least one payee configured to receive user income.

[c2]   The system of claim 1 further including an automatic bill payment system configured to receive at least a portion of said user income and payment hierarchy information for facilitating payment of payees.

[c3]   The system of claim 1 wherein said user interface is further configured to provide at least one of webpage inputs and a menu driven interactive procedure.

[c4]   The system of claim 1 further including a transaction database which is configured to provide transaction information to said system such that said system transfers user income to user savings account based upon user purchase data, wherein said purchase data includes at least one of dollar amount, percentage of purchase amount, and number of transactions.

[c5]   The system of claim 1 further including a probability modeling system.

[c6]   The system of claim 1 further including a probability modeling system, wherein said probability modeling system includes:
a portfolio integration module for facilitating integration of at least one of a user's goals, assets, savings, and risk tolerance to facilitate analyzing and developing a cus-

tomized strategy for financial portfolio planning of the user;

a portfolio reconciler module in communication with the portfolio integration module for facilitating comparison of the customized strategy to at least one of other strategies and projected user financial decisions in order to further facilitate the financial portfolio planning of the user; and

a stochastic modeling module in communication with at least one of the portfolio integration module and the portfolio reconciler module for facilitating use of data from at least one of the portfolio integration module and portfolio reconciler module in a stochastic modeling analysis to facilitate creation of a proposed situation portfolio for the user.

[c7]   The system of claim 1, wherein said debt analyzer is further configured to at least one of analyze a balance of funds in said user account, allow a transfer of funds upon confirmation of sufficient funds, and disallow a transfer of funds upon confirmation of insufficient funds.

[c8]   The system of claim 1, wherein said debt analyzer is further configured to analyze a balance of funds in said user account and, upon confirmation of insufficient funds at least one of request user to modify said payment hierarchy, suggest modifications to said payment

hierarchy and automatically modify said payment hierarchy.

[c9]   The system of claim 1 further including a device configured to notify at least one of said user, payee and third party regarding at least one of acquiring user income and transferring user income.

[c10]   The system of claim 1 further including a device configured to notify at least one of said user, payee and third party prior to transferring user income, and further configured to obtain authorization from at least one of said user, payee and third party prior to transferring user income.

[c11]   The system of claim 1 further including a report generator configured for providing statements to said user, wherein said statements include at least one of user savings account balance, user savings account deposits and user debt payments.

[c12]   The system of claim 1 further including a tracking device configured to track at least one of said user income, user goal information and transfers of user income.

[c13]   The system of claim 1 further including a loyalty point system configured to provide loyalty points to at least one of said user, income source and payee.

[c14]   The system of claim 1, wherein said debt analyzer is further configured to provide recommendations related to at least one of prioritizing payment of bills, partial payment of bills, determining when to pay at least one bill and determining an amount to pay for at least one bill.

[c15]   The system of claim 1, wherein said debt analyzer is further configured to provide recommendations based upon at least one of bill priority information, user goal information, user debt information, minimum amounts due, penalties, interest rates, due dates, available user income, user override selection and user historic selections.

[c16]   The system of claim 1, wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account at least one of prior to, during and after transferring user income to certain user debts.

[c17]   The system of claim 1, wherein said debt analyzer is further configured to transfer at least a portion of said user income to user savings account based upon user purchase data.

[c18]   The system of claim 1, wherein said debt analyzer is further configured to transfer at least a portion of said user

income to at least one charity.

[c19] The system of claim 1, wherein said debt analyzer is further configured to transfer at least a portion of said user income by at least one of prompting said user to transfer user income, prompting said user to select a particular transfer of funds, providing at least one of cash and negotiable instrument to at least one of said user, guardian and third party, withdrawing funds from said user account and depositing funds in a third party account, transferring said user income to a financial instrument, and placing the selected funds in a pooled account.

[c20] The system of claim 1, wherein said debt analyzer is further configured to transfer at least a portion of said user income to a financial instrument and sending said financial instrument to said user at predetermined intervals.

[c21] The system of claim 1, wherein said user income includes at least one of monetary income, non-monetary income, asset, benefit, paycheck, salary, bonuses, commissions, purchase rebate, tax rebates, property, goods, social security, welfare, alimony, child support, rental income, securities-related income, gambling winnings, credits, loyalty points, reward points, coupons, and entry passes.

[c22]   The system of claim 1, wherein said user income is obtained from at least one of said user and a third party.

[c23]   The system of claim 1, wherein said user income source information includes at least one of income source demographic data, income amount, days of month when income received, date when receive income, income source routing data, amount of income during a particular timeframe, bonus information, tax refund information, estimated commission information, estimate of the amounts of non-periodic income and dates when non-periodic income will be received.

[c24]   The system of claim 1, wherein said user debts include at least one of monetary liability, non-monetary liability, bills, car payments, loans, mortgages, purchases, voluntary payments, alimony, child support, payment plans, lines of credit, financial losses, gambling losses, and responsibilities.

[c25]   The system of claim 1, wherein said user debt information includes at least one of bill information, name and address of payees, payee account routing information, amount of bills, minimum amounts due, due date, and periodic payment plan information.

[c26]   The system of claim 1, wherein said user debt may be

owed by at least one of said user and a third party.

[c27] The system of claim 1, wherein said user goal information includes at least one of amounts the user desires to pay himself, a financial amount, a limit, milestone, threshold, objective, aspiration, amount of money needed for a vacation, a major purchase, holiday gifts, education, retirement, a common goal for a group.

[c28] The system of claim 1, wherein said user goal information includes at least one of a one-time total amount, a pre-established amount for a limited time period, a pre-established amount for a continuing time period, a periodic amount which results in a total savings by a certain date, increasing amount, and decreasing amount.

[c29] The system of claim 1, wherein said user goal information is created by at least one of user entry, random generation, a formula, system selection and a third party.

[c30] The system of claim 1, wherein said user goal information is entered before at least one of entering user debt information and entering income amounts.

[c31] The system of claim 1, wherein said user account includes at least one of income source data, date of income deposit, date of income receipt, amounts owed

from particular income sources, amounts deposited in the user savings account, and dates of deposits in user savings account.

[c32] The system of claim 1, wherein said user savings account includes at least one of a financial account, savings account, checking account, money market account, loyalty account, a security, a financial transaction instrument, stored value card, charge card, smart card, transponder, negotiable instrument, and coupon.

[c33] The system of claim 1, wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases.